

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael S Vancena
Debtor

Case No. 18-02228-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: LyndseyPr
Form ID: 318

Page 1 of 2
Total Noticed: 23

Date Rcvd: Dec 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2018.

db +Michael S Vancena, 253 South Houcks Road, Harrisburg, PA 17109-2907
cr +Mid Penn Bank, 2407 Park Drive, Harrisburg, PA 17110-9303
cr +U.S. Bank NA, successor trustee to Bank of America, Stern & Eisenberg, PC,
1581 Main Street, Suite 200, Warrington, PA 18976-3403
5066299 +1st National Bank, 4140 East State Road, Hermitage, PA 16148-3401
5066301 Bank of America, PO Box 15796, Wilmington, DE 19886-5796
5084457 +Capital Region Water, Attn: Wendy Shollenberger - Collections, 100 Pine Drive,
Harrisburg, PA 17103-1260
5066302 Chase, PO Box 24696, Columbus, OH 43224-0696
5066305 +Dauphin County Tax Claim, 2 South 2nd Street, 1st Floor, Harrisburg, PA 17101-2047
5066306 Deeto Visa, PO Box 23060, Columbus, GA 31902-3060
5084465 +Denise M. Smith, 2102 Market Street Extension, Middletown, PA 17057-3423
5066311 +Nationstar Mortgage, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
5066313 PNC, PO Box 856177, Louisville, KY 40285-6177
5066314 PNC Bank, PO Box 856177, Louisville, KY 40285-6177
5069591 +Steven Kelly, Esquire, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
Warrington, PA 18976-3403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5066300 EDI: MERRICKBANK.COM Dec 05 2018 00:13:00 Advanta, PO Box 31032, Tampa, FL 33631-3032
5066303 +EDI: CHASE.COM Dec 05 2018 00:14:00 Chase Bank USA, NA, PO Box 15153,
Wilmington, DE 19850-5153
5066304 +EDI: CHRM.COM Dec 05 2018 00:14:00 Chrysler Capital, P.O. Box 961275,
Fort Worth, TX 76161-0275
5066308 +EDI: USBANKARS.COM Dec 05 2018 00:13:00 Fulton Bank, P.O. Box 790408,
Saint Louis, MO 63179-0408
5066309 E-mail/Text: camanagement@mtb.com Dec 04 2018 19:08:27 M&T Bank, 1 Fountain Plz Fl 4,
Buffalo, NY 14203
5066310 +E-mail/Text: bonnie.berkoski@midpennbank.com Dec 04 2018 19:08:42 Mid Penn Bank,
349 Union St, Millersburg, PA 17061-1654
5066312 +Fax: 407-737-5634 Dec 04 2018 19:17:46 Ocwen Loan SVC LLC, 1661 Worthington Rd, St 100,
West Palm Beach, FL 33409-6493
5066315 +EDI: RMSC.COM Dec 05 2018 00:14:00 SYNCB Lowes, P.O. Box 965005, Orlando, FL 32896-5005
5066316 EDI: WFFC.COM Dec 05 2018 00:14:00 Wells Fargo Card Services, PO Box 14517,
Des Moines, IA 50306-3517

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5066307 Denise M. Vancena
5069178 Nationstar Mortgage LLC dba Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, Texas
cr* +Denise M Smith, 2102 Market St Extension, Middletown, PA 17057-3423

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
Johanna Hill Rehkamp on behalf of Debtor 1 Michael S Vancena jhr@cclawpc.com,
jlaughman@cclawpc.com; jbartley@cclawpc.com
Kevin S Frankel on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper et al.
pa-bk@logs.com
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com; lhaller@ecf.epiqsystems.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Steven P. Kelly on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2007-HY2 skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Steven P. Miner on behalf of Creditor Denise M Smith sminer@daleyzucker.com, aewing@daleyzucker.com
Tracy Lynn Updike on behalf of Creditor Mid Penn Bank tupdike@ssbc-law.com, ssollenberger@ssbc-law.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:Debtor 1 **Michael S Vancena**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3070**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

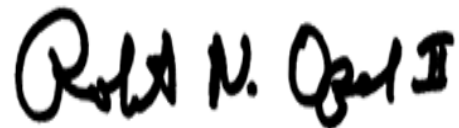
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-02228-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael S Vancena

**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: LyndseyPrice, Deputy Clerk

December 4, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.